

VIA EFS

Date of Deposit: February 18, 2011

Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman
Serial No: 10/817,139
Filed: April 2, 2004
For: SYSTEMS AND METHODS OF TARGETING SAVINGS

Examiner: Ojo O. Oyebisi
Art Unit: 3696

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION MAILED AUGUST 19, 2010

Sir:

Responsive to the non-final Office Action mailed August 19, 2010, Applicant submits this response to the issues raised therein.

Claims begin on Page 2.

Remarks begin on Page 9.